Continued from our last issue. THE THIRD LECTURE.

MR. CAUDLE JOINS A CLUB-"THE SKYLAHKS." "Well, if a woman hadn't better be in her if you are tired, I sha'n't let you go to sleep. No, and I won't say what I have to say in the morning; I'll say it now. It's all very well for you to come home at what time you likeit's now half-past twelve-and expect I'm to hold my tongue and let you go to sleep. What next, I wonder? A woman had better be sold for a slave at once,

"And so you've gone and joined a club? the Skylarks, indeed! A pretty skylark you'll make of yourself! But I won't stay and be ruined by you. No; I'm determined on that. I'll go and take the dear children, and you may get who you like to keep your house. That is, as long as you have a house to keepand that won't be long, I know.

"How any decent man can go and spend his nights in a tavern !- oh, yes, Mr. Caudle; I dare say you do go for rational conversation. should like to know how many of you would care for what you call rational conversation, if you had it without your filthy brandy-andwater; yes, and your filthy tobacco-smoke. I'm sure the last time you came home, I had the headache for a week. But I know who it is who's taking you to destruction. It's that brute, Prettyman. He has broken his own poor wife's heart, and now he wants to -but don't you think it, Mr. Caudle; I'll not have my peace of mind destroyed by the best man that ever trod. Oh, yes! I know you don't care so long as you can appear well to all the world—but the world little thinks how you behave to me. It shall know it, though-that I'm determined.

'How any man can leave his own happy fireside to go and sit and smoke, and drink, and talk with people who wouldn't one of 'em lift a finger to save him from hanging-how any man can leave his wife-and a good wife, too, though I say it—for a parcel of pot-com-panions—oh, it's disgraceful, Mr. Caudle; it's unfeeling. No man who had the least love for his wife could do it.

"And I suppose this is to be the case every Saturday? But I know what I'll do. I know -it's no use, Mr. Caudle, your calling me a good creature: I'm not such a fool to be coaxed in that way. No; if you want to go to sleep, you should come home in Christian time, not at half-past twelve. There was a time when you were as regular at your fireside as the kettle. That was when you were a decent man, and didn't go amongst Heaven knows who, drinking and smoking, and making what you think your jokes. I never heard any good come to a man who cared about jokes. respectable tradesman does. But I know what Pli do: I'll scare away your Skylarks. The house serves liquor after twelve of a Saturday; and if I don't write to the magistrates, and have the license taken away, I am not lying in this bed this night. Yes, you may call me a foolish woman; but no, Mr. Caudle, no; it's you who are the foolish man; or worse than a foolish man; you're a wicked one. If you were to die to-merrew-and people who go to public houses do all they can to shorten their lives-I should like to know who would write upon your tombstone, 'A tender husband and an affectionate father?' J-1'd have no such falsel oods told of you, I can assure you.

'Going and spending your money, and-nonsense! don't tell me-no, if you were ten times to swear it, I wouldn't believe that you only spent eighteen pence on a Saturday. You can't be all those hours, and only spendeighteen pence. I know better. I'm not quite a fool, Mr. Caudle. A great deal you could have for eighteen pence! And all the Club married men and fathers of families. The more shame for 'em ! Skylarks, indeed! They should call themselves Vullures; for they can only do as they do by eating up their innocent wives and children. Eighteen pence a week! And if it was only that-do you know what fifty-two eighteen pences come to in a year? Do you ever think of that, and see the gowns I wear? I'm sure I can't, out of the house-money, buy myself a pincushion; though I've wanted one these six months. No-not so much as a ball of cotton. But what do you care so you can get your brandy-and-water? There's the girls, too— the things they want! They're never dressed like other people's children. But it's all the same to their father. Oh, yes! So he can go with his Skylarks they may wear sackeloth for pinafores, and packthread for garters.

"You'd better not let that Mr. Prettyman come here, that's all; or, rather you'd better bring him once. Yes, I should like to see him. He wouldn't forget it. A man who, I may say, lives and moves only in a spittoon. A man who has a pipe in his mouth as constant as his front teeth. A sort of tavern king, with a lot of fools, like you, to laugh at what he thinks his jokes, and give him consequence. No. Mr. Caudle, no; it's no use your telling me to go to sleep, for I won't. Go to sleep, indeed! Pm sure it's almost time to get up. I hardly know what's the use of coming to bed at all

"The Skylarks, indeed! I suppose you'll be buying a "Little Warbler," and at your time of life be trying to sing. The peacocks will sing next. A pretty name you'll get in the neighborhood; and, in a very little time, a nice face you'll have. Your nose is getting redder already: and you've just one of the noses that liquor always flies to. You don't see it's red? No-I dare say not-but I see it; I see a great many things you don't. And so you'll go on. In a little time, with your brandy-and-waterdon't tell me that you only take two small glasses: I know what men's two small glasses are; in a little time you'll have a face all over as if it was made of red-currant jam. And l should like to know who's to endure you then? I won't, and so don't think it. Don't come

"Nice habits men learn at clubs! There's Joskins: he was a decent creature once, and now I'm told he has more than once boxed his wife's ears. He's a Skylark too. And I suppose, some day, you'll be trying to box my ears? Don't attempt it, Mr. Caudle; I say, Don't attempt it. Yes—it's all very well for you to say you don't mean it-but I only say again, Don't attempt it. You'd rue it till the

day of your death, Mr. Candle. Going and sitting for four hours at a tavern! What men, unless they had their wives with them, can find to talk about, I can't

think. No good, of course. "Eighteen pence a week-and drinking brandy-and-water enough to swim a boat! And smoking like the funnel of a steamship! And I can't afford myself so much as a piece of tape 1 It's brutal, Mr. Caudle. It's ve-veve—ry bru—tal."
"And here," says Caudle,—"here, thank

Heaven! at last she fell asleep."

THE FOURTH LECTURE.

MR. CAUDLE HAS BEEN CALLED FROM HIS BED TO BAIL MR. PRETTYMAN FROM THE WATCH-HOUSE. "Yes, Mr. Caudle, I knew it would come to this. I said it would, when you joined those

MRS. CAUDLE'S GURTAIN LECTURES. ( precious Skylarks. People being called out of their beds at all hours of the night, to bail a set of fellows who are never so happy as when they're leading sober men to destruction. should like to know what the neighbors will think of you, with people from the police knocking at the door at two in the morning. Don't tell me that the man has been ill-used; grave than be married! That is, if she can't he's not the man to be ill-used. And you be married to a decent man. No; I don't care must go and bail him! I know the end of that: he'll run away, and you'll have to pay the money. I should like to know what's the use of my working and slaving to save a farthing, when you throw away pounds upon your precious Skylarks. A pretty cold you'll have to-morrow morning, being called out of your warm bed this weather; but don't you think I'll nurse you-not I; not a drop of gruel do you get from me,

"I'm sure you've plenty of ways of spending your money—not throwing it away upon a set of dissolute peace-breakers. It's all very well for you to say you haven't thrown away your money, but you will. He'll be certain to run off; it isn't likely he'll go upon his trial, and you'll be fixed with the bail. Don't tell me there's no trial in the matter, because I know there is; it's for something more than quarrelling with the policeman that he was locked up. People ar'n't locked up for that. No, it's for robbery, or something worse,

"And as you've bailed him, people will think you are as bad as he is. Don't tell me you couldn't help bailing him; you should have shown yourself a respectable man, and let him been sent to prison.

"Now people know you're the friend of drunken and disorderly persons, you'll never have a night's sleep in your bed. Not that it would matter what fell upon you, if it wasn't your poor wife who suffered. Of course all the business will be in the newspapers, and your name with it. I shouldn't wonder, too, if they give your picture as they do the other folks of the Old Bailey. A pretty thing that, to go down to your children. I'm sure it will be enough to make them change their name. No, I shall not go to sleep; it's all very well for you to say, Go to sleep; after such a disturbance. But I shall not go to sleep, Mr. Caudle, certainly not."

"Her will, I have no doubt," says Caudle, was strong; but Nature was stronger, and she did sleep; this night inflicting upon me a remarkably short lecture."

#### THE FIFTH LECTURE.

MR. CAUDLE HAS REMAINED DOWN-STAIRS TILL PAST ONE, WITH A PRIEND.

"Pretty time of night to come to bed, Mr. Caudle. Ugh! As cold, too, as any ice. Enough to give any woman her death, I'm sure. What! I shouldn't have locked up the coals ? If I hadn't, I've no doubt the fellow would have stayed all night. It's all very well for you, Mr. Caudle, to bring people home -but I wish you'd think first what's for supper. That beautiful leg of pork would have served for our dinner to-morrow—and now it's gone. I can't keep the house upon the money, and I won't pretend to do it, if you bring a mob of people every night to clear out the cupboard.

"I wonder who'll be so ready to give you a supper when you want one; for want one you will, unless you change your plans. Don't tell me! I know I'm right. You'll first be earen up, and then you'll be laughed at. I know the world. No, indeed, Mr. Candle, I don't think ill of everybody; don't say that. But I can't see a leg of pork eaten up in that way, without asking myself what it's all to and in if such things go on? And then he must have pickles, too! Couldn't be content with my cabbage-no, Mr. Caudle, I won't let you go to sleep. It's very well for you to say let you go to sleep, after you've kept me awake till this time. Why did I keep awake? How do you suppose I could go to sleep, when I knew that man was below drinking up your substance in brandy-and-water? for he couldn't be content upon decent wholesome gin. Upon my word, you ought to be a rich man, Mr. You have such very fine friends. I wonder who gives you brandy when you go

"No, indeed, he couldn't be content with my pickled cabbage—and I should like to know who makes better-but he must have walnuts. And you, too, like a fool-now, don't you think to stop me, Mr. Caudle; a poor woman may be trampled to death, and never say a word—you, too, like a fool—I wonder who'd do it for you—to insist upon the girl going out for pickled walnuts. And in such a night, too! With snow upon the ground. Yes; you're a man of fine feelings, you are, Mr. Candle; but the world doesn't know you as I know you-fine feelings, indeed ! to send the poor girl out, when I told you, and told your friend, too-a pretty brute he is, I'm sure—that the poor girl had got a cold, and I dare say chilblains on her toes. But I know what will be the end of that; she'll be laid up, and we shall have a nice doctor's bill. And you'll pay it, I can tell you-for I

"You wish you were out of the world? Oh! yes, that's all very easy. I'm sure I might wish it. Don't swear in that dreadful way. Ar'n't you afraid that the bed will open and swallow you? And don't swing about in that way. That will do no good. That won't bring back the leg of pork, and the brandy you've poured down both of your threats. Oh, I know it. I'm sure of it. I only recollected it when I'd got into bed-and if it hadn't been so cold, you'd have seen me down stairs again, I can tell you: I recollected t-and a pretty two hours I've passed-that I left the key in the cupboard—and I know it -I could see by the manner of you, when you came into the room—I know you've got at the other bottle. However, there's one comfort: you told me to send for the best brandy—the very best-for your other friend, who called last Wednesday. Ha! ha! It was British— the cheapest British—and nice and ill I hope the pair of you will be to-morrow.

"There's only the bare bone of the leg of pork; but you'll get nothing else for dinner, I can tell you. It's a dreadful thing that the poor children should go without—but, if they have such a father, they, poor things, must suffer for it.

"Nearly a whole leg of pork, and a pint of brandy! A pint of brandy, and a leg of pork. A leg of—leg—leg—pint"— "And mumbling the syllables," says Mr. Candle's MS., "she went to sleep." Mrs. Caudle's Curtain Lectures will be continued daily, in The Evening Telegraph, until com-pleted.]

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359t WM. G. CROWELL, Secretary.

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Recoived, That a dividend of FIVE PER CENT., in cash, be declared, out of the earnings of the Company for the past three months, payable on and after March II. 1887.

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ALEX. WHILLDIN, President. GEORGE NUGENT. Vice-President

JOHN C. SIMS, Actuary. JOHN S. WILSON,

2 11 mthsts 11 Secretary and Treasurer. DELAWARE MUTUAL SAFETY INSU-

Office, S. E. Corner THIRD and WALNUT Streets,
Phinocolphia.
MARINE INSURANCES
on vessels, direc, and freight, to all parts of the world.
IN LAND INSURANCES
on goods by river; canal, lake, and land carriags, to all parts of the Union.
FIRE INSURANCES
on merchandise generally.
On Stores, Dwelling Hobses, Etc.

ASSETS OF THE COMPANY, November 1, 1806, \$100,000 United States 5 Per Cent. Loan, 1871 129,000 United States 5 Per Cent, Loan 9114,000'08 136,500\*60 211,509199 126,562 50

187.

129,000 United States 6 Fer Cent Loan 1881.

200,000 United States 7 3-10 Per Cent Loan 1881.

125,000 City of Philadelphia Six PerCent Loan (exempts).

54,000 State of Pennsylvania Six Per Cent Loan.

56,000 State of Pennsylvania Five Per Cent Loan.

20,000 Pennsylvania Railroad, 181 Mortgage, Six Per Cent Road.

25,000 Pennsylvania Railroad, 25 Mortgage Six Per Cent Roads.

25,000 Pennsylvania Railroad, 26 Mortgage Six Per Cent Roads.

25,000 Pennsylvania Railroad, 27 Mortgage Six Per Cent, Roads.

25,000 Western Pennsylvania Railroad.

81x Per Cent Roads.

20,000 State of Tennessee Five Per Cent Loan.

7,000 State of Tennessee Five Per Cent Loan.

15,000 300 Shares Stock of Germantowa Gas Company (principal and interest guaranteed by the city of Philadelphia.

7,180 143 Shares Stock of Pennsylvania Railroad Company.

\$\frac{1}{2}\$\frac{1}{2}\$\$\frac{1}{2}\$\$\frac{1}{2}\$\frac{1}{2}\$\$\frac{1}{2}\$\$\frac{1}{2}\$\frac{1}{2}\$\$\frac{1}{2}\$\$\frac{1}{2}\$\frac{1}{2}\$\fr

15,000 00 8,258:25

29,000\*08 195,900'00 Market value, \$1,070,28075 Cost, \$1,030,55205. #1,045,050 par. Real Estate.

Bills receivable for insurances 35,000'04 27,637.20

88,923 90 2,930:00

44,620 08

3,950'00

41,540,00

\$1,497,321.56 \*This being a new enterprise, the Par is assumed as the market value.

Thomas C. Hand,
John C. Davis,
Edmund A. Seuder,
Theophitus Paniding,
John B. Penrose,
James Traquair,
Henry C. Dallett, Jr.,
James C. Hand,
William C. Lodwig,
Joseph H. Seal,
George G. Leiper,
Hugh Craig,
John D. Taylor,
Jacob Riegel.

THOMAS C. HAND, President,
HENRY LYLBURN, Secretary.

\*\*Theophitus Paniding,
William G. Boulton,
Edward Lafourcade,
Jacob P. Leye,
Spencer Mclivaine,
John D. Taylor,
D. T. Morxan,
George W. Beruardon,
HAND, President,
188

1829-CHARTER PERPETUAL

# Franklin Fire Insurance Co.

OF PHILADELPHIA. ASSETS ON JANUARY I, 1866,

82,506,851 96. Premiums 1,162,308-81
UNSETTLED CLAIMS, INCOME FOR 1866,
\$11,407-53, \$310,000. LOSSES PAID SINCE 1829 OVER

\$5,000,000. Perpetual and Temporary Policies on Liberal Terms DIRECTORS. Charles N. Bancker,
Tobias Wagner,
Samnei Grant
George W. Bichards,
Isaac Lea,
CHARLES N. BANCKER, President,
EDWARD C. DALE, Vice-President,
JAS. W. McALLISTER, Secretary pro tenn. [11]

PHENIX INSURANCE COMPANY OF PHILADELPHIA.
INCORPORATED 1864—CHARTER PERPETUAL.
No. 224 WALNUT Street, opposite the Exchange.
In addition to MARINE and INLAND INSURANCE, this Company insures from loss or damage by gire for liberal terms on buildings, merchandise, turniture, etc., for limited periods, and permanently on buildings, by deposit of premium.
The Company has been in active operation for more than SIXTY YEARS, during which all losses have been promptly adjusted and paid.

DIRECTORS.

John L. Hodge, M. E. Mabony John T. Lewis, William E. Grant, Robert W. Leaming, D. Clark Wharton DIRECTORS. John L. Hodge,
M. B. Mahony
John T. Lewis,
William B. Grant,
Robert W. Leaming,
D. Clark Wharton
Eamuel Wilcox,
JOHN WUCHERER, Presidents

SAMUEL WILCOX, Secretary.